## ABSTRACT OF THE DISCLOSURE

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An image forming apparatus or method which uses plural image forming units to form visible images of different colors by making developers of different colors adhere to image holders such as photosensitive drums electrostatically. In this apparatus or method, intermediate transfer electrode members such as intermediate transfer rollers are opposite to the image holders of the image forming units with a belt transfer member between them and voltage is applied to transfer images electrostatically from the image forming units to the belt transfer member in sequence in a way that the transferred images on the belt overlap each other. Each of the intermediate transfer electrode members is located on the belt surface away from a point (transfer nip) at which a corresponding image holder contacts the belt.